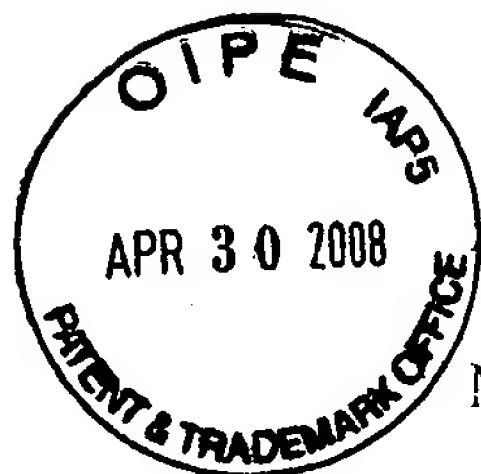


DECLARATION - USA PATENT APPLICATION



As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT; the specification of which was filed on August 30, 2001 as Application Serial No. 09/942,983.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby claim the benefit under Title 35, United States Codes § 119(e) of any United States provisional application(s) listed below.

Application No.: 60/228,954

Filing Date: August 31, 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: Yuri Galperin

Inventor's signature

Date

Residence: 3100 Franklins Way; Oak
VA

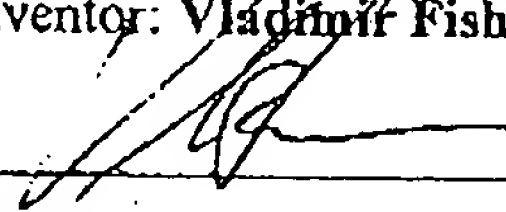
Citizenship: USA

Mailing Address: same as above

Page 2

Attorney's Docket No. EXP.046A

Full name of Second inventor: Vladimir Fishman

Inventor's signature Date 04/21/08Residence: 339 Main St Farmington, CT 06032

Citizenship: USA

Mailing Address: same as above

Full name of Third inventor: William A. Eginton

Inventor's signature Date 1/31/2008Residence: 211 Cornwall St NW Leesburg VA 20176

Citizenship: USA

Mailing Address: same as above

Full name of Fourth inventor: Charles L. Jones III

Inventor's signature _____

Date _____

Residence: 4570 Old Post Road, Charlestown, RI 02813-2560Citizenship: USA

Mailing Address: same as above

Send Correspondence To:
KNOBBE, MARTENS, OLSON & BEAR, LLP
Customer No. 20,995

**DECLARATION - USA PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, mailing address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN INDIVIDUAL APPLICANT**; the specification of which was filed on August 30, 2001 as Application Serial No. 09/942,983.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56;

I hereby claim the benefit under Title 35, United States Codes § 119(e) of any United States provisional application(s) listed below.

Application No.: 60/228,954

Filing Date: August 31, 2000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: **Yuri Galperin**

Inventor's signature

Yuri Galperin

Date

8/13/2007

Residence:

*3100 Franklins Way; Oak
VA*

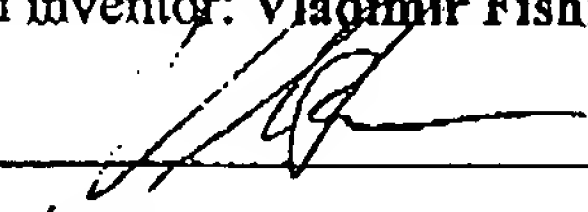
Citizenship: USA

Mailing Address: same as above

Page 2

Attorney's Docket No. EXP.046A

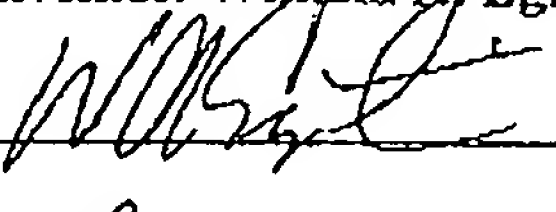
Full name of Second inventor: Vladimir Fishman

Inventor's signature Date 04/21/08Residence: 339 Main St Farmington, CT 06032

Citizenship: USA

Mailing Address: same as above

Full name of Third inventor: William A. Eginton

Inventor's signature Date 1/31/2008Residence: 211 Cornwall St NW Leesburg VA 20176

Citizenship: USA

Mailing Address: same as above

Full name of Fourth inventor: Charles L. Jones III

Inventor's signature _____

Date _____

Residence: 4570 Old Post Road, Charlestown, RI 02813-2560Citizenship: USA

Mailing Address: same as above

Send Correspondence To:

KNOBBE, MARTENS, OLSON & BEAR, LLP

Customer No. 20,995